

1812317-Court-A- US B
JAMAAL M WALKER
WALKER LAW ASSOCIATES PLLC
PO BOX 1825
SOUTHAVEN, MS 38671

US Bankruptcy Courthouse
703 Hwy 145 North
Aberdeen, MS 39730

NOTICE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>TIMOTHY RAY ROBINSON</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-1628</u>
EIN: _____	_____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
EIN: _____	_____
Case Number: <u>18-12317-JDW</u>	Date Case Filed or Converted to Chapter 13: <u>June 14, 2018</u>

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:	
1: Debtor's full name	<u>TIMOTHY RAY ROBINSON</u>		
2: All other names used in the last 8 years			
3: Address	If debtor 2 lives at a different address:		
	8734 LEZLARKEN LANE		
	OLIVE BRANCH, MS 38654		
4: Debtor's attorney Name and Address	JAMAAL M WALKER WALKER LAW ASSOCIATES PLLC PO BOX 1825 SOUTHAVEN, MS 38671	Contact phone	<u>(901) 295-4529</u>
		Email	_____
5: Bankruptcy trustee Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211	Contact phone	<u>(601) 355-6661</u>
		Email	<u>www.barkley13.com</u>
6: Bankruptcy Clerk's office Documents in this case may be filed at this address.	US Bankruptcy Courthouse 703 Hwy 145 North	Hours open	_____
You may inspect all records filed in this case at this office or online at www.pacer.gov .	Aberdeen, MS 39730	Contact phone	_____

4560 Venture Dr
Room 11
Southaven, MS 38671

7: Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

July 25, 2018 at 11:00 AM

Date

Time

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

8: Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: September 24, 2018

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: August 23, 2018

Deadline for governmental units to file a proof of claim:

Filing deadline: December 11, 2018

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.

Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

Filing deadline: 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

9: Filing of plan

Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before August 09, 2018. Objections will be heard on September 05, 2018 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court.

If no objection is timely filed, the plan may be confirmed without a hearing.

The debtor has filed a plan. The plan or a summary of the plan will be sent separately.

10: Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11: Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12: Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13: Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

CERTIFICATE OF MAILING

0004

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CASE: 1812317

TRUSTEE: 73

COURT: 387

TASK: 06-15-2018.00419035.N13REV

DATED: 06/18/2018

Court	US Bankruptcy Courthouse	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140	6360 I-55 North Jackson, MS 39211
Debtor	TIMOTHY RAY ROBINSON	8734 LEZLARKEN LANE OLIVE BRANCH, MS 38654
799	000002 JAMAAL M WALKER PO BOX 1825	WALKER LAW ASSOCIATES PLLC SOUTHAVEN, MS 38671
	000015 ONLINE COLLECTIONS	PO BOX 1489 WINTERVILLE, NC 28590
	000021 PAGER PROPERTY MANAGEMENT SUITE 3	175 NEW STREET MACON, GA 31201
	000013 FROST ARNETT COMPANY	PO BOX 198988 NASHVILLE, TN 37219-8988
	000017 SHELBY COUNTY GENERAL SESSIONS	201 POPLAR MEMPHIS, TN 38103
	000014 METHODIST LEBONHEUR HEALTHCARE SUITE 700	1211 UNION AVE MEMPHIS, TN 38104
	000016 PRAGER PROPERTY MANAGEMENT	2760 COLONY PARK DR MEMPHIS, TN 38118
	000009 EAST MEMPHIS SURGERY	80 HUMPHREYS STE 101 MEMPHIS, TN 38120
	000006 BAPTIST MEMORIAL HOSPITAL	6019 WALNUT GROVE MEMPHIS, TN 38120
	000007 DESOTO COUNTY JUSTICE COURT	8525 US HWY 51 N SOUTHAVEN, MS 38671-3633
	000018 UNITED CONSUMER FINANCIAL SERVICES	865 BASSET RD. WESTLAKE, OH 44145
	000010 METABANK-FINGERHUT	6250 RIDGEWOOD ROAD ST CLOUD, MN 56303
	000011 FIRST PREMIER BANK	601 S MINNESOTA AVENUE SIOUX FALLS, SD 57104
	000012 FORT SILL NATIONAL BANK 1420 W LEE BLVD	ATTN: BANKRUPTCY LAWTON, OK 73501
	000019 WAKEFIELD & ASSOCIATES PO BOX 441590	ATTN: BANKRUPTCY AURORA, CO 80044
	000008 BRIDGECREST CREDIT COMPANY PO BOX 29018	AKA DT CREDIT COMPANY PHOENIX, AZ 85038
	000005 BRIDGECREST CREDIT COMPANY PO BOX 29018	AKA DT CREDIT COMPANY PHOENIX, AZ 85038
	000020 AMERICAN HEIGHT LLC	793 SOUTH TRACY BLVD #165 TRACY, CA 95376

21 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 06/18/2018.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 06/18/2018 BY /S/EPIQ Systems, Inc.